



European
Joint
Support Unit

Housing in France



MOD Policy. Overseas Rental Allowance (ORA) policy can be found in JSP 752 Ch 2 Sect 2 and JSP 464 Part 2 Overseas SFA. There is no service accommodation available and thus you rent private accommodation. You are responsible for finding a suitable hiring (to appropriate ceiling) for which full costs are reimbursable and in return you pay normal SFA charges (grade 2), including Fuel and Light.

Local Policy and Advice. It can be a challenge finding suitable accommodation within your rental ceiling in France and it is one of the key areas to discuss early with your predecessor. If your predecessor's house or flat is appropriate for your family circumstances, you are recommended and encouraged to take it over, provided the rent and service charges remain within your ORA ceiling and the landlord wishes to continue with the lease.

If your predecessor's hiring does not meet the requirement, you will need to find alternative accommodation within the defined rental ceilings (see below). Please note that there is no flexibility with the ceilings and any amount over these ceilings will either need to be paid personally or authorised through a PACCC case. You must discuss your intentions with BDS and obtain Attaché approval prior to entering into any rental agreement. The Attachés must authorise any contract before signing.

You are to ensure that any property considered has suitable security in place. If you are looking to rent an apartment as opposed to a house, you are advised to avoid a ground or 1st floor. Street entrance should be controlled by two doors (inner and outer), and finally windows should be securable and have shutters. Properties with alarms are also recommended. Any accommodation occupied by you will be on a private rental agreement basis between you and the proprietor/agency. Care should be taken to understand the small print of any rental agreement before signing, since any misunderstanding will rebound on you. Letting agencies may ask various pay related questions to ensure that you can meet the monthly payments. In this case an attestation provided by BDS Accountant (RAF RN/RM) or Chief Clerk (Army) should prove enough. If not, seek advice from the BDS.



Approval and Payments. Once housing has been sourced you are to send both the ORA application at Annex B and the unsigned contract to BDS Accountant (RAF RN/RM) or Chief Clerk (Army) for Attaché authorisation. Once approved they will pay both the agency fees and deposits where required. The first month's rent will also be paid locally; following that JPA action will be completed and you will receive your ORA directly within your salary for you to pay your ORA monthly to the landlord. Once this has been set up please ensure your pay split is correctly aligned to allow funds for direct payment. All payments made locally are directly charged to your posting's UIN.

In exceptional circumstances, should it prove difficult to acquire suitable accommodation within your rental ceiling, authorisation for an increase to the rental ceiling will have to be sought through PACCC. The case must be submitted in the same way as above in order to obtain Attaché support. Alternatively, you may take on accommodation in excess of your rental ceiling for personal reasons but pay the difference yourself. You will not be authorised to take on a property which will incur excessive fuel & light bills (this can be judged by the Attachés from the Energy Efficiency Certificate. Those properties with an energy rating between C and F are likely to draw attention).

Deposit (dépôt de garantie/caution). This is an amount paid to the landlord of one month's rent for an unfurnished property and two month's rent for furnished. You are personally liable for the deposit. At the end of your tenancy, you are to ensure that the deposit is refunded and/or agree any deductions from the deposit - any difference between the original deposit and the refund is likely to fall to you to pay (for damages or losses etc.), hence good insurance is essential.

Make sure that during your march out (*état des lieux*) any amount to be withheld is in writing and agreed.

'Huissier'. When taking over your hiring or handing it back/over it is imperative that a '*Huissier*' (Commissioner of Oaths) be present and carry out an '*état des lieux*'. This will record the state of the hiring as you move in. The cost of this is often included in the Agency fees but if not, you are to pay the costs and be refunded by BDS Accountant (RAF RN/RM) or Chief Clerk (Army) once you have produced the supporting paperwork.

You can request your ORA application from BDS – Your relevant service POC
[BDS Accountant](#) (RAF/Navy) [Chief Clerk](#) (Army).



'Multirisque Habitation / Assurance d'Habitation'. Under French law the tenant is responsible for insuring the structure of rented.

Most banks can arrange this for you upon opening an account but if not, you can take out the insurance through an insurance company (Macif, MAAF, AXA). It is important to note that rubber gas pipes for cookers are date stamped and have a shelf life; if these are not replaced on time, they can invalidate your insurance policy. If you have a working chimney this must be swept once a year and a certificate received, and your boiler should also be serviced yearly, and a certificate received; if not done insurance can be invalidated. It is recommended to add legal cover to this insurance in case of future disputes over damage to your property. Ensure you read the small print.

Note for personnel posted to Paris. Those with younger children may like to consider looking outside Paris but within commuting distance, where more space, including gardens, is generally available. In particular, the area to the West of Paris, around St Germain-en-Laye, is where many ex-pats choose to live. It has good rail links and a wide choice of schools, including the British School of Paris (BSP) which is in Croissy-sur-Seine. Those who prefer the experience of living in more central Paris or who feel that the post demands being more readily available for work might consider the 6th, 7th, 8th, 15th, 16th and 17th arrondissements. Neuilly-sur-Seine is where some of the best French schools (generally private) in the country are to be found. It is recognised that parking can be a problem and so a garage can be rented subject to approval – again, the cost must be within the rental ceiling.

When looking for somewhere to live make a list of your requirements (location, schools, size etc). Do some research on Internet to see the type of properties that are available and discuss the best places to live with your predecessor? Make phone calls to agencies and if you don't feel comfortable speaking French ask if they speak English. There is often an English-speaking person there (especially in the Paris area). If you are coming for a recce, make sure there are no French public holidays during your visit. Make several appointments to visit apartments – the more you see the more likely you are to find one you like. When visiting apartments take the necessary documents with you (attestation from the Embassy, posting order, ID) so that if you find a place you can sort things out immediately as good accommodation can be snapped up and the estate agent or landlord will accept the first firm offer.

Taxe d'Habitation. An annual "Taxe d'Habitation" is levied and it is the responsibility of the tenant present in the property on 01 January of that year to pay this tax. Its payment may already be included in the rental agreement. If not, pay it and claim back through JPA. Even if you depart in February you will still be liable for the tax, bills are not produced until circa November of that year.

Tax foncière (property tax). Tax foncière is property/community tax which is payable in Oct for that year, not in advance. Very often rubbish collection is included in this bill. Tax foncière is paid by your landlord/landlady. Some of you will find this refuse tax is already included in your Service charges in your rental agreement. Different rules apply according to the type of accommodation occupied.

Charge In Lieu Of Council Tax (CILOCT). Under the Future Accommodation Model (FAM) that came into operation on 01 Apr 16, all SP serving in France are exempt CILOCT.

ORA (overseas rental allowance) CEILINGS FRANCE

EFFECTIVE DATE: 01 July 2021 Euros per month

Single or Unaccompanied Personnel in Private Accommodation

RANK	UNFURNISHED			FURNISHED		
	Paris	Marseilles and environs *	Elsewhere	Paris	Marseilles and environs *	Elsewhere
Major and above	2400	1400	1300	2700	1600	1500
Below Major	2100	1300	1250	2300	1450	1400
Other Ranks	1800	-	1100	2050	-	1200

Accompanied Personnel in Private Accommodation

RANK	UNFURNISHED			FURNISHED		
	Paris	Marseilles and environs*	Elsewhere	Paris	Marseilles and environs *	Elsewhere
Type III (Cdr/Lt Col/ Wg Cdr and above)	4350	3200	2300	4800	4000	2400
Type IV (Lt Cdr/ Maj/Sqn Ldr)	4100	2500	1850	4500	3000	2200
Type V (Lt/Maj/Flt Lt)	3450	2200	1600	3800	2500	1900
Type C	3000	-	-	3300	-	-

NOTES

- The above rental ceilings refer to basic rent inclusive of **garaging costs** and tax.
- Where Service Charges are not combined with the rent or are communal. i.e. electricity in public area, concierge etc, they may be claimed in the same way as miscellaneous utilities expenditure as outlined in the ORA regulations (JSP 752, Chapter 9, Section 1).
- Utility charges i.e. electricity, water, gas etc within the living accommodation can also be claimed in accordance with the ORA regulations (JSP 752, Chapter 9, Section 1).
- When a furniture pack is issued, the unfurnished rental ceiling is to be used.
- These rental ceilings must be regarded as **a maximum**, rather than as a figure at which to start negotiations with agents and landlords. No payment is to be made in excess of these ceilings without prior authority of the PACCC/DBS LOA.
- Public money is not to be spent on decorating or repair to rented property without the prior authority of the PACCC/DBS LOA.
- * Marseille and Environs include Draguignan, Toulon, Hyères, Montpellier, Orange, Istres and Toulouse.



LES CONCIERGES/GARDIEN/NES

Many apartment blocks have a *gardien* or *gardienne* (concierge), and it is important to remember that they expect to be tipped annually at Christmas or the New Year or on departure. It is a good idea to keep them on side. It is advisable to ask other occupants in your block what is the usual practice with your concierge, as it is vital to keep in line with everyone else. Even when one does not receive all the services, i.e. mail delivered, the tip should not be reduced.

If you have had your mail redirected to your new address, find out on arrival how the mail is delivered. It is sometimes pushed under your door by the concierge, but mostly put in your letterbox in the entrance of the building. Some letterboxes require your name on both sides to make it easier for the postman.

RENTING IN SOUTHERN FRANCE

seloger.fr – set up an alert! All properties I saw were advertised here. Most effective way to search I think is using postcodes: <https://atlas.cosmosia.com/imgs/cartes/codepostaux-83.png> so Draguignan is 83000, Fayence 83440, St Maxime 83120

It is not especially easy to find long-term rentals in this part of France; a lot of properties are let by the week over the summer months and left empty over the winter.

Avoid agents that offer a guarantee to landlords that rent will be paid (garantie loyer impayé). The companies that underwrite the guarantee will not do so for us - we are classed as employed abroad in spite of the attest from the Embassy.

Check what the regular charges are for the property – they need to fit in the rent allowance. Some contracts will put the rent up by a fixed amount each year. Worth being aware before you sign and checking OK with embassy.

Rent through an agent, it makes issues of repairs and maintenance much easier.

As a tenant you are expected to pay for some small repairs yourself – ones that we are not used to paying for in military accommodation.

Furnished / unfurnished: do not be deterred if you want an unfurnished house and the property is advertised as furnished. You may be able to negotiate removal of furniture. Landlords may prefer to let furnished as they pay less tax on the income, again this can be discussed with agent.

Try and get a house with central heating. It can get very cold in the winter and electric wall heaters are ineffectual and expensive to run. Aircon is useful in the summer. Some are “reversible” so heat as well but aren’t really an alternative to central heating in the winter either.